

Substitute for form 1449/PTO

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of

Application Number	09/761,670
Filing Date	1/18/2001
First Named Inventor	Jeff S. Eder
Art Unit	3693
Examiner Name	Siegfried Chencinsk
Attorney Docket Number	AR - 16

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT***(Use as many sheets as necessary)***Complete if Known**

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NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		FAMA, EUGENE & FRENCH, KENNETH, "The Capital Asset Pricing Model: Theory and Evidence", Summer 2004, pages 25 - 46, Journal of Economic Perspectives, U.S.A.	

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